

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicole L Bedisky
Debtor

Case No. 19-01545-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: BWagner
Form ID: 309A

Page 1 of 2
Total Noticed: 36

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db Nicole L Bedisky, 12 Goodman Street, Strausstown, PA 19559
tr +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210
5185099 +Cool Waters LLC, 4601 Locust Lane, Suite 305, Harrisburg, PA 17109-4446
5185107 +MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: Metropolitan Edison Company, 2800 pottsville pike, po box 1600,
Reading, PA 19612-6001)
5185108 +Michelle Pierro, Esquire, 436 7th Avenue suite 2500, Pittsburgh, PA 15219-1842
5185088 +atlantic credit finance, po box 2001, Warren, MI 48090-2001
5185091 #+bryan bedisky, 21 east walnut st, cleona, PA 17042-3251
5185090 #+bryan bedisky, 21 east walnut st., Lebanon, PA 17042-3251
5185092 bureau of account managment, po box 8875, Camp Hill, PA 17001-8875
5185094 +caliber home loans, 715 south metropolitan, Oklahoma City, OK 73108-2088
5185096 +central credit service llc, 9550 regency square blvd, suite 500A,
Jacksonville, FL 32225-8169
5185097 central credit services llc, po box 15118, Jacksonville, FL 32239-5118
5185098 citi mortgage, po box 6243, Sioux Falls, SD 57117-6243
5185101 diviersified consultants inc., 10550 deerwood park blvd., Jacksonville, FL 32256-0596
5185102 +dr. denese skin science, 40 daniel st., po box 406, Farmingdale, NY 11735-0406
5185103 fredericksburg community health, 120 south tan st. suite 1 po box 9,
Fredericksburg, PA 17026-0009
5185111 ms hershey medical center, po box 643291, Pittsburgh, PA 15264-3291
5185112 +st joseph medical center, po box 644148, Pittsburgh, PA 15264-4148
5185116 uhs of pennsylvania inc., 601 roxbury road, Shippensburg, PA 17257-9302
5185118 wellspan philhaven, 283 south butler road, Mount Gretna, PA 17064-6085

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: adlitem@pa.net Apr 15 2019 19:48:13 Gregory S Hazlett, 7 West Main Street,
Mechanicsburg, PA 17055
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Apr 15 2019 19:48:58 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Apr 15 2019 23:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5185095 EDI: CAPITALONE.COM Apr 15 2019 23:38:00 capital one bank usa, po box 85015,
Richmond, VA 23285-5015
5185104 E-mail/Text: bankruptcy@frost-arnett.com Apr 15 2019 19:48:23 frost arnett company,
po box 198988, Nashville, TN 37219-8988
5185106 E-mail/Text: bankruptcy@mcfcu.org Apr 15 2019 19:48:45 MC federal credit union,
230 walnut street, Danville, PA 17821-1545
5185114 EDI: RMSC.COM Apr 15 2019 23:38:00 SYNCRONY BANK, po box 960061, Orlando, FL 32896-0061
5185749 +EDI: RMSC.COM Apr 15 2019 23:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5185087 +EDI: GMACFS.COM Apr 15 2019 23:38:00 ally financial, po box 380901,
Minneapolis, MN 55438-0901
5185093 E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 15 2019 19:49:38 caliber home loans,
13801 wireless way, Oklahoma City, OK 73134-2500
5185100 +EDI: CCS.COM Apr 15 2019 23:38:00 credit collection services, 725 canton st.,
Norwood, MA 02062-2679
5185109 EDI: MID8.COM Apr 15 2019 23:38:00 midland credit management, po box 60578,
Los Angeles, CA 90060-0578
5185110 +EDI: MID8.COM Apr 15 2019 23:38:00 midland credit managment, 2365 northside drive,
suite 300, San Diego, CA 92108-2709
5185113 EDI: RMSC.COM Apr 15 2019 23:38:00 syncb old navy, po box 965036,
Orlando, FL 32896-5036
5185115 E-mail/Text: susan.maria-martinka@uhsinc.com Apr 15 2019 19:49:42 the horsham clinic,
722 east butler pike, Ambler, PA 19002-2310
5185117 +EDI: VERIZONCOMB.COM Apr 15 2019 23:38:00 verizon wireless, po box 650051,
Dallas, TX 75265-0051

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5185105* ++FROST ARNETT, BANKRUPTCY DEPARTMENT, PO BOX 198988, NASHVILLE TN 37219-8988
(address filed with court: frost arnett company, po box 198988, Nashville, TN 37219-8988)
5185089* +atlantic credit finance, po box 2001, Warren, MI 48090-2001

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Gregory S Hazlett on behalf of Debtor 1 Nicole L Bedisky adlitem@pa.net
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Nicole L Bedisky**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6973**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed for chapter **7 4/12/19**Case number: **1:19-bk-01545-HWV****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicole L Bedisky	
2. All other names used in the last 8 years		
3. Address	12 Goodman Street Strausstown, PA 19559	
4. Debtor's attorney Name and address	Gregory S Hazlett 7 West Main Street Mechanicsburg, PA 17055	Contact phone 717 790-5500 Email: adlitem@pa.net
5. Bankruptcy trustee Name and address	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180 Email: PA49@ecfcbis.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 4/15/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 10, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/9/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	